

**PATENT**

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Attorney Docket No. CITI0209/196411

**WHAT IS CLAIMED IS:**

1. A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:

5 receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;

10 selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:

45 account parameters,  
configuration parameters,  
communication parameters,  
session parameters,  
business parameters,  
regulatory parameters,  
real-time currency parameters,  
delivery parameters,  
service parameters, and  
financial offering parameters;

50 displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;

30 receiving a financial request from said customer to complete said financial offering;

65 implementing said financial request from said customer to complete said financial offering;

35 updating said customer parameters in said global communications network upon completion of said financial offering associated with said financial request.

- 40 2. The method of claim 1, wherein said financial package comprises one or more of the following:

inquiry;  
overview;  
balance;

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disposition;  
history;  
transfer;  
bill payment;  
credit transaction;  
maintenance & service functions;  
withdrawal;  
deposit;  
PIN change;  
investment; and  
end session.

3. The method of claim 1, wherein said self-service financial transaction device  
communicates with a rule broker component of said global communications network.

4. The method of claim 3, wherein said rule broker component registers a rule authority  
associated with one of said customer parameters or said financial package.

5. The method of claim 4, wherein said rule authority queries a database of business  
rules and returns a business rule.

6. The method of claim 5, further comprising:

configuring said standardized customer-specific interactive interface using  
said business rule.

7. The method of claim 1, wherein said self-service financial transaction device  
communicates with a language man component of said global communications  
network.

8. The method of claim 7, wherein said language man component stores a repository of  
phrases associated with one of said customer parameters or said financial package.

9. The method of claim 8, wherein a language man authority queries said repository of  
phrases and returns a named phrase.

35 10. The method of claim 9, further comprising:

configuring said standardized customer-specific interactive interface using  
40 said named phrase.

11. The method of claim 1, further comprising a front door man component for adding  
security identifiers to communications sent to said self-service financial transaction  
device and for verifying security identifiers on communications received from said

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self-service financial transaction device.

- 5           12. The method of claim 1, wherein said self-service financial transaction device is an electronics communications device.
- 10          13. The method of claim 12, wherein said electronics communications device is an ATM terminal.
- 15          14. The method of claim 12, wherein said electronics communications device is an home banking terminal.
- 20          15. The method of claim 12, wherein said electronics communications device is a personal computer.
- 25          16. The method of claim 12, wherein said electronics communications device is a screen telephone.
- 30          17. The method of claim 12, wherein said electronics communications device is a personal data assistant.
- 35          18. The method of claim 12, wherein said electronics communications device is a interactive television.
- 40          19. The method of claim 12, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.
- 45          20. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.
- 50          21. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.
- 55          22. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.
- 60          23. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cable network.
- 65          24. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

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25. The method of claim 1, wherein said global communications network is a financial institution's communications network.
- 5      26. A platform-independent system for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:
- 10            means for receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;
- 15            means for selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:
- 20                account parameters,  
                  configuration parameters,  
                  communication parameters,  
                  session parameters,  
                  business parameters,  
                  regulatory parameters,  
                  real-time currency parameters,  
                  delivery parameters,  
                  service parameters, and  
                  financial offering parameters;
- 25            means for displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;
- 30            means for receiving a financial request from said customer to complete said financial offering;
- 35            means for implementing said financial request from said customer to complete said financial offering;
- 40      27. The system of claim 26, wherein said financial package comprises one or more of the following:
- inquiry;  
                  overview;

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balance;  
disposition;  
history;  
transfer;  
5 bill payment;  
credit transaction;  
maintenance & service functions;  
withdrawal;  
deposit;  
10 PIN change;  
investment; and  
end session.

- 15 28. The system of claim 26, wherein said self-service financial transaction device  
communicates with a rule broker component of said global communications network.
- 20 29. The system of claim 28, wherein said rule broker component registers a rule authority  
associated with one of said customer parameters or said financial package.
- 25 30. The system of claim 29, wherein said rule authority queries a database of business  
rules and returns a business rule.
- 30 31. The system of claim 30, further comprising:  
means for configuring said standardized customer-specific interactive  
interface using said business rule.
- 35 32. The system of claim 26, wherein said self-service financial transaction device  
communicates with a language man component of said global communications  
network.
- 40 33. The system of claim 32, wherein said language man component stores a repository of  
phrases associated with one of said customer parameters or said financial package.
34. The system of claim 33, wherein a language man authority queries said repository of  
phrases and returns a named phrase.
- 45 35. The system of claim 34, further comprising:  
means for configuring said standardized customer-specific interactive  
interface using said named phrase.
36. The system of claim 26, further comprising a front door man component for adding  
security identifiers to communications sent to said self-service financial transaction

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device and for verifying security identifiers on communications received from said self-service financial transaction device.

- 5        37. The system of claim 26, wherein said self-service financial transaction device is an electronics communications device.
- 10      38. The system of claim 37, wherein said electronics communications device is an ATM terminal.
- 15      39. The system of claim 37, wherein said electronics communications device is an home banking terminal.
- 20      40. The system of claim 37, wherein said electronics communications device is a personal computer.
- 25      41. The system of claim 37, wherein said electronics communications device is a screen telephone.
- 30      42. The system of claim 37, wherein said electronics communications device is a personal data assistant.
- 35      43. The system of claim 37, wherein said electronics communications device is a interactive television.
- 40      44. The system of claim 37, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.
45. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.
46. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.
47. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.
48. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cable network.
49. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

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50. The system of claim 26, wherein said global communications network is a financial institution's communications network.

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